

HUMAN RESOURCES BULLETIN 98-09

1998 Health Benefits Open Season

The 1998 Federal Employees Health Benefits (FEHB) Program open season will be held from November 9 through December 14, 1998. Health benefits changes made during open season will be effective the first day of the first pay period that begins in 1999; i.e., 3 January 1999. Enrollees who wish to continue their current health benefits enrollments do not need to take any action during this open season. Employees who wish to make changes may do so as follows:

- * An eligible employee who is not enrolled may register to enroll.

- * An enrollee may change from one plan or option to another, from self only to self and family, or make any combination of these changes.

A significant number of health benefits plans are dropping out of the FEHB at the end of 1998. If you are covered by one of these plans, you must enroll in a new plan during open season in order to continue insurance coverage in 1999. A complete list of the plans that are dropping out for 1999 can be found in OPM's Benefits Administrations Letter 98-411 on the web at <http://www.opm.gov/asd/pdf/98-411.pdf>. Other plans are significantly reducing their service areas. Enrollees in the areas being dropped who do not change health plans during open season will have to travel to their plan's remaining service area to obtain medical care in order to receive full benefits from the plan in 1999. These plans are also listed in the Benefits Administration Letter.

Employees who desire to make an enrollment change during open season must file an SF 2809 no later than the close of business on December 14, 1998, to be considered timely filed. Please contact your servicing Civilian Personnel Advisory Center for more information.

Employees who do make enrollment changes are urged to photo copy the SF 2809 and use the copy as acceptable proof of enrollment until new identification cards are received.

Employees who desire to cancel health benefits enrollment should consider the consequences of cancellation:

- * Remember that you must have been covered under the FEHB Program continuously for the five years of service immediately before retirement (or, if less than five years, for all periods of service during which you were eligible for FEHB coverage for participation in the retirement system) in order to continue health benefits coverage after retirement.

- * If you cancel your enrollment in order to be picked up as a family member by your spouse's open season enrollment, be sure to coordinate the effective date of the cancellation with the effective date of your spouse's enrollment to prevent a break in coverage.

Although not available as of this writing, 1999 plan information will be available on the web at the FEHB Home Page at <http://www.opm.gov.insure>. Please retain this web site for your use during open season.

Questions concerning Federal Employees Health Benefits or the open season should be directed to your servicing Civilian Personnel Advisory Center (CPAC).

Source: DoD Field Advisory Service

Your Bill of Rights: Health Insurance 1999

The Office of Personnel Management believes that a recent presidential order will usher in a new era of patient rights under the Federal Employees Health Benefits program. OPM says that the new "Patient Bill of Rights and Responsibilities" ensures that in 1999, all FEHB enrollees can expect the following from their FEHB plans (most already comply, OPM adds):

- (1) Direct access to women's health care providers for routine and preventative women's health care services;
- (2) Coverage of emergency department services for screening and stabilization without authorization if you have reason to believe your life is endangered or you would be seriously injured or disabled;
- (3) Direct access to a qualified specialist within your network of providers if you have complex or serious medical conditions that need frequent specialty care. (Authorizations, when required by a plan, will be for an adequate number of direct access visits under an approved treatment plan.);
- (4) Extensive information about plan characteristics and performance, provider network characteristics and care management; and
- (5) Elimination of "gag rules" in provider contracts that could limit communication about medically necessary treatment.

Please contact your CPAC for additional information.

Source: Department of the Army Civilian Personnel Bulletin

The next thrift savings plan open enrollment season will be November 15 - January 31.

Employees can now use the TSP Web site to request interfund transfers, change their Personal Identification Number (PIN), find out the amount they are eligible to borrow, check on the status of their loan request, and find out if their withdrawal has been scheduled or if payment has been made. In order to access this section of the TSP Web site, their browser must meet the TSP technical and security requirements, found in the Account Access section of TSP's Home Page.

Account balance information is available after the monthly processing cycle, once earnings have been allocated to participants' accounts. The previous month's balance (and rates of return) is generally available on the 7th business day of the month.

Interfund transfer requests made on the ThriftLine or the TSP Web site after October 15 or on a Form TSP-30 received by the TSP Service Office after October 15, will be effective as of November 30.

In order to access personal information on the TSP Web site, employees will need their Social Security Number and Personal Identification Number (PIN). If they do not know their PIN, they can request a new one from the ThriftLine (504) 255-8777 or from the Account Access section of the TSP site (<http://www.tsp.gov/>).

For additional information, contact your CPAC.

Source: Department of the Army Civilian Personnel Bulletin

Paperless Job Announcements

The Corps will no longer distribute paper vacancy announcements, unless there is a local negotiated agreement to the contrary. All vacancy announcements, excluding mandatory career referral positions, will be located on <http://www.cpol.army.mil> "employment opportunities" section, the location for world-wide Army announcements. Additionally, announcements from other agencies can be found at the website <http://www.usajobs.opm.gov>.

Source: HQUSACE

For additional information, contact your CPAC.

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